

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-18088-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth Wheeler  
48 Eckert Avenue  
2nd Floor  
Newark, NJ 07112

Social Security No.:

xxx-xx-5689

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 5/14/2019 and a confirmation hearing on such Plan has been scheduled for 6/20/2019.

The debtor filed a Modified Plan on 9/19/2019 and a confirmation hearing on the Modified Plan is scheduled for 10/17/2019. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 19, 2019

JAN: sjp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Elizabeth Wheeler  
 Debtor

Case No. 19-18088-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 1  
 Total Noticed: 11

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.

db	+Elizabeth Wheeler, 48 Eckert Avenue, 2nd Floor, Newark, NJ 07112-2102
518251667	+Carpe Diem Solutions, Inc, 3773 Howard Hughes Parkway, Ste 500S, Las Vegas, NV 89169-6014
518195831	+KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
518195835	+Rutgers Fcu, 100 College Ave, New Brunswick, NJ 08901-1438
518195836	+Santander Consumer USA Inc., Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2019 23:49:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 19 2019 23:49:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518195832	E-mail/Text: camanagement@mtb.com Sep 19 2019 23:49:07 M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
518306681	E-mail/Text: camanagement@mtb.com Sep 19 2019 23:49:07 M&T Bank, PO Box 840, Buffalo, NY 14240
518195833	+E-mail/PDF: cbp@onemainfinancial.com Sep 19 2019 23:57:10 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
518195834	+E-mail/PDF: cbp@onemainfinancial.com Sep 19 2019 23:56:56 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518251668 ##+The Drawing Room, LLC, 27 Centraal Avenue, Midland Park, NJ 07432-1469

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2019 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	M&T BANK dcarlon@kmlawgroup.com,
bkgroupp@kmlawgroup.com		
Kevin Gordon McDonald	on behalf of Creditor	M&T BANK kmcdonald@kmlawgroup.com,
bkgroupp@kmlawgroup.com		
Linwood A. Jones	on behalf of Debtor Elizabeth Wheeler	linwoodjonesesq@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com	
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5